

## EXTENSIONS OF REMARKS

### CONDEMNING TERRORIST ATTACKS IN PARIS, FRANCE, ON NOVEMBER 13, 2015

SPEECH OF

**HON. DAN NEWHOUSE**

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 17, 2015*

Mr. NEWHOUSE. Mr. Speaker, at Cornwallis' surrender at Yorktown, it's reported that the Marquis de Lafayette praised America saying, "Humanity has gained its suit; Liberty will nevermore be without an asylum." To this day his words ring true; America continues to uphold justice over tyranny and terror, and spreads the values of individual freedom across the globe. However, Lafayette's words also remind us that America has never been alone in that struggle.

Since the inception of our nation, the French people have been our compatriots in advancing the causes of justice and liberty. Last week, our oldest friend—an ally of peace and justice—was brutally and senselessly attacked by terrorists. As they have been there during our struggles, we must now be there for the French people. While we mourn together now, we must also unite and stand against global terrorism. The terrorists responsible must be brought to justice for these horrendous acts, ensuring both of our nations remain defenders of liberty for generations to come.

### REFORMING CFPB INDIRECT AUTO FINANCING GUIDANCE ACT

SPEECH OF

**HON. EARL BLUMENAUER**

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 18, 2015*

The House in Committee of the Whole House on the state of the Union had under consideration the bill (H.R. 1737) to nullify certain guidance of the Bureau of Consumer Financial Protection and to provide requirements for guidance issued by the Bureau with respect to indirect auto lending.

Mr. BLUMENAUER. Mr. Chair, I will vote against H.R. 1737, the Reforming CFPB Indirect Auto Financing Act. There are arguments to be made on both sides of this debate, and I am confident that the people I've worked with over the years in the auto industry are straight shooters. It is clear, however, that there are areas of serious abuse. The Consumer Financial Protection Bureau (CFPB) has found that there are instances where auto lenders, including some dealers, charge higher interest rates for people of color than they charge white car buyers with similar credit worthiness and financial standings. These higher interest rates come in the form of on-site and undisclosed interest rate markups. Several lawsuits have highlighted these matters.

I understand there are alternative arguments. Auto dealers should have the flexibility to give car buyers the best price possible, and interest rate negotiations can be a good way to save consumers money and to streamline the sales process. Further, CFPB's mandate to enforce the Equal Credit Opportunity Act and prevent discrimination in all lending was clear even before the 2013 guidance targeted by this legislation.

On balance, however, it is important not to undercut the CFPB as the administration is working hard to protect it. Perennial Republican budget proposals attempt to limit or eliminate funding for the CFPB, and earlier this fall the House Financial Services Committee passed legislation that would replace the CFPB with a politically appointed committee.

I'm hopeful that regardless of the outcome of this debate that there is a way to be able to work in a more cooperative basis on this issue. I'm interested in how we both meaningfully address real concerns while simultaneously protecting consumers and the delicate momentum of the newly-created CFPB under continuous attack.

### CONGRATULATIONS TO PRESIDENT MA YING-JEOU OF THE ROC (TAIWAN)

**HON. BLAKE FARENTHOLD**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 19, 2015*

Mr. FARENTHOLD. Mr. Speaker, I would like to express my sincere congratulations for the leadership of President Ma Ying-jeou of the ROC (Taiwan) in pursuing peace and prosperity of the region. The leaders of the two sides met in Singapore on November 7, which was the first such summit since 1949.

President Ma elaborated on the "1992 Consensus" in his opening and closed door remarks, aiming to consolidate the common and critical foundation of the cross-strait relations. The State Department expressed "the United States welcomes the meeting between leaders on both sides of the Taiwan Strait and the historic improvement in cross-strait relations in recent years". Again, I would like to take this opportunity to applaud President Ma for his peaceful approach. Taiwan is indeed a beacon of democracy in East Asia.

### RECOGNIZING FORMER CALIFORNIA ASSEMBLYMAN AND CHAIRMAN OF THE PRESIDENT'S COUNCIL ON ENVIRONMENTAL QUALITY JOHN A. BUSTERUD

**HON. JARED HUFFMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 19, 2015*

Mr. HUFFMAN. Mr. Speaker, I rise today to celebrate the life of John A. Busterud, World

War II veteran, former Assemblymen, and advocate for the environment.

Born on March 7, 1921, in Coos Bay, Oregon, Mr. Busterud went on to graduate from the University of Oregon. He then enlisted in the United States Army and served as an Infantry officer with the U.S. Army's distinguished 90th Infantry Division in the European Theater. During combat operations, his Battalion captured the vast German gold reserves and priceless art treasures deep in a salt mine in Merkers, Germany. He was awarded the Bronze Star and Combat Infantry Badge for his service and would eventually retire from the Army as a Lieutenant Colonel. After the war, Mr. Busterud graduated from Yale Law School and moved to San Francisco to start his legal career with the firm of Brobeck, Phleger and Harrison.

A dedicated public servant, Mr. Busterud served three terms as a California Assemblyman, from 1956 to 1962, representing the 22nd District in San Francisco. He rose to the ranks of Assembly Minority Leader.

After his tenure in the Assembly, Mr. Busterud returned to private practice, but continued to serve the public as President of the Commonwealth Club of California and President of the Committee to Save the Headlands. In this latter role, he was instrumental in the successful efforts to save the Marin Headlands and lay the groundwork for the Golden Gate National Recreation Area.

In 1971, President Nixon appointed Mr. Busterud to be the first Deputy Assistant Secretary of Defense for Environmental Quality. Subsequently, he served as a member and eventually Chairman of the President's Council on Environmental Quality (CEQ) under President Ford. During his tenure at CEQ, he represented the United States as a delegate to the groundbreaking Law of the Sea Convention in Geneva, Switzerland. After his service in Washington, Mr. Busterud returned to California to found Resolve, an environmental mediation foundation.

Mr. Busterud is now retired and, at age 94, he enjoys spending time with his beloved wife Anne and doting on his three children and seven grandchildren. He also authored "Below the Salt," a historical account of the 90th Division in WW II and the discovery of the German gold at Merkers.

Mr. Speaker, it is fitting to honor and thank John A. Busterud for his long and dedicated service to Country, State, and the environment, and express deep appreciation for his impressive and distinguished accomplishments.

### RECOGNIZING DR. MERLE HOROWITZ

**HON. PATRICK MEEHAN**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 19, 2015*

Mr. MEEHAN. Mr. Speaker, I rise to honor an educator who has devoted her life to ensuring our kids have the skills they need to

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